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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/839,471	
	Filing Date	04/19/2001	
	First Named Inventor	Dean S. Keil	
	Art Unit	3627	
	Examiner Name	Michael A. Cuff	
Total Number of Pages in This Submission	17	Attorney Docket Number	2240.000006

ENCLOSURES (Check all that apply)		
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICANT : Dean S. Keil

INVENTION : **SYSTEM AND METHOD FOR DEBIT
TRANSACTIONS**

SERIAL NUMBER : 09/839,471

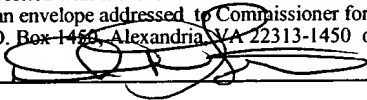
FILING DATE : April 19, 2001

EXAMINER : Michael A. Cuff

GROUP ART UNIT : 3627

OUR FILE NO. : 2240.000006

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TO:
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RESPONSE TO OFFICE ACTION OF AUGUST 1, 2005

Sir:

In response to the Office Action dated August 1, 2005 having a shortened statutory period for response set to expire November 1, 2005, kindly amend the above-entitled application as follows, no new matter is added:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.